

Information to identify the case:

Debtor 1	Eric L. Pierce	Social Security number or ITIN	xxx-xx-8757
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number:	18-17860-RG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Eric L. Pierce

12/27/23

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Eric L. Pierce
Debtor

Case No. 18-17860-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Dec 27, 2023

Form ID: 3180W

Total Noticed: 79

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2023:

Recip ID	Recipient Name and Address
db	+ Eric L. Pierce, 29 Bellevue Terrace, Unit A, Morristown, NJ 07960-3805
intp	Alight Solutions, LLC, PO Box 1495, Lincolnshire, IL 60069-1495
cr	+ BANK OF AMERICA, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr	+ SPECIALIZED LOAN SERVICING, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
517465475	+ Alight Solutions, Box 64044, The Woodlands, TX 77387-4044
517465476	+ Allen S. Glushakow, MD, Box 114, Livingston, NJ 07039-0114
517465477	+ Anthony Martin, MD, 301 Village Avenue, Suite E, Yorktown, VA 23693-5659
519999068	+ BON SECOURS, PO BOX 409687, ATLANTA GA 30384-9687
517465480	Central Client Services, LLC, 9950 Regency Sq. Blvd, Suite 500 A, Jacksonville, FL 32225
517465481	+ Charmoy Dental, 924 NJ Route 10, Randolph, NJ 07869-1932
517465485	+ Collexx, Inc., Box 679, Long Valley, NJ 07853-0679
517465489	+ David J. Feldman, MD, PA, 16 Pocono Road, Suite 100, Denville, NJ 07834-2905
517465492	+ Edwards & Edwards, 170 S Independence Mall W, Ste 874W, Philadelphia, PA 19106-3334
517465493	+ Fairleigh Dickinson FCU, 12 Main Street, Suite 4, Madison, NJ 07940-1936
517465498	++ HORIZON FINANCIAL MANAGEMENT LLC, 9980 GEORGIA ST, CROWN POINT IN 46307-6520 address filed with court:, Horizon Financial Mgmt, 9980 Georgia Street, Crown Point, IN 46307-6520
517465496	Hampton City Treasurer, Box 3800, Hampton, VA 23663-3800
517465499	Imaging Center at Morristown, Box 6750, Portsmouth, NH 03802-6750
517465500	+ Independent Recovery Res, 24 Railroad Avenue, Patchogue, NY 11772-3518
517465506	Mary Immaculate Hospital, Box 409687, Atlanta, GA 30384-9687
517465508	MinuteClinic of VA, Attn:#8444J, Box 14000, Belfast, ME 04915-4033
517465509	Monarch Recovery Mgmt, 32609 Tillman Dr, Suite 75, Bensalem, PA 19020
517465510	+ Morris FM Assoc PCP, 340 Speedwell Avenue, Morris Plains, NJ 07950-2124
517465514	++ NORTHWEST RADIOLOGY ASSOCIATES, 45 PINE STREET SUITE 8, ROCKAWAY NJ 07866-3149 address filed with court:, Northwest Radiology Assoc., 45 Pine Street, Suite 8, Rockaway, NJ 07866-3149
517465511	Nationwide Credit, Box 14581, Des Moines, IA 50306-3581
517465515	+ Orthopedic Assoc of West Jersey, 600 Mt Pleasant Avenue, Dover, NJ 07801-1630
517465517	+ Primary Care Partners, Box 71450, Philadelphia, PA 19176-1450
517465518	+ Saint Clare's Hospital, 25 Pocono Road, Denville, NJ 07834-2954
517465523	TPMG, Box 896049, Charlotte, NC 28289-6049
517465524	+ US Dept of Edn/Glel, 2401 International, POB 7859, Madison, WI 53707-7859
517465525	VAPCS, Box 392078, Pittsburgh, PA 15251-9078

TOTAL: 30

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 27 2023 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 27 2023 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		

District/off: 0312-2

User: admin

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Total Noticed: 79

		Dec 27 2023 20:37:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, CO 80111-4720
517603405	EDI: BANKAMER		
		Dec 28 2023 01:33:00	BANK OF AMERICA, N.A., Bank of America, PO BOX 31785, Tampa FL 33631-3785
517465478	+ EDI: BANKAMER2		
		Dec 28 2023 01:33:00	Bank of America, NA, 100 North Tryon Street, Charlotte, NC 28202-2135
517586363	Email/Text: BNCnotices@dcmsservices.com		
		Dec 27 2023 20:37:00	Bon Secours, PO Box 1123, Minneapolis MN 55440-1123
517465487	Email/Text: bankruptcy@credcontrol.com		
		Dec 27 2023 20:37:00	Credit Control Corp, Box 120570, Newport News, VA 23612-0570
517465479	+ EDI: CAPITALONE.COM		
		Dec 28 2023 01:33:00	Capital One Bank, 4851 Cox Road, Glen Allen, VA 23060-6293
517465483	+ EDI: CITICORP		
		Dec 28 2023 01:33:00	CitiBank, NA, 701 East 60th Street North, Sioux Falls, SD 57104-0432
517536511	+ Email/Text: diane.campbell@hampton.gov		
		Dec 27 2023 20:37:00	City of Hampton Treasurer, 1 Franklin St, Ste 100, Hampton, VA 23669-3575
517465484	+ Email/Text: mediamanagers@clientservices.com		
		Dec 27 2023 20:37:00	Client Services, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816
517465486	Email/Text: CCICollectionsGlobalForms@cox.com		
		Dec 27 2023 20:38:43	Cox Communications, Box 9001087, Louisville, KY 40290-1087
517465488	+ Email/PDF: creditonebknottifications@resurgent.com		
		Dec 27 2023 20:54:17	Credit One Bank, Box 98873, Las Vegas, NV 89193-8873
517465490	Email/Text: DEbankruptcy@domenergy.com		
		Dec 27 2023 20:37:00	Dominion Virginia Power, Box 26543, Richmond, VA 23290-0001
517465491	EDI: CITICORP		
		Dec 28 2023 01:33:00	DSNB Macy's, Box 8218, Mason, OH 45050
517465494	+ EDI: AMINFOFP.COM		
		Dec 28 2023 01:33:00	First Premier Bank, 3820 N Louise Avenue, Sioux Falls, SD 57107-0145
517465495	+ Email/Text: crdept@na.firstsource.com		
		Dec 27 2023 20:38:00	Firstsource Advantage, LLC, 205 Bryant Woods South, Amherst, NY 14228-3609
517465497	+ EDI: CITICORP		
		Dec 28 2023 01:33:00	Home Depot, Box 6497, Sioux Falls, SD 57117-6497
517465501	EDI: IRS.COM		
		Dec 28 2023 01:33:00	Internal Revenue Service, Box 7346, Philadelphia, PA 19101-7346
517465502	EDI: JEFFERSONCAP.COM		
		Dec 28 2023 01:33:00	Jefferson Capital System, 16 McLeland Road, Saint Cloud, MN 56303
517611491	EDI: JEFFERSONCAP.COM		
		Dec 28 2023 01:33:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
517465482	EDI: JPMORGANCHASE		
		Dec 28 2023 01:33:00	Chase Bank, NA, 200 White Clay Center Drive, Newark, DE 19711
517465504	Email/PDF: resurgentbknottifications@resurgent.com		
		Dec 27 2023 20:43:14	LVNV Funding, LLC, c/o Reurgent Capital Services, LP, Box 10675, Greenville, SC 29603-0675
517610025	Email/PDF: resurgentbknottifications@resurgent.com		
		Dec 27 2023 20:53:59	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517465503	+ EDI: CCS.COM		
		Dec 28 2023 01:33:00	LabCorp, Processing Center, Box 55126, Boston, MA 02205-5126
517465505	+ Email/Text: BKNotice@ldvlaw.com		
		Dec 27 2023 20:37:00	Lyons, Doughty & Veldhuis, 136 Gaither Drive, Suite 100, Box 1269, Mount Laurel, NJ 08054-2239
517465507	+ Email/Text: bankruptcydpt@mcmcg.com		

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		Dec 27 2023 20:38:00	Midland Funding LLC, 2365 Northside Drive, Ste 30, San Diego, CA 92108-2710
517465513	+ Email/Text: bankruptcydepartment@tsico.com		
		Dec 27 2023 20:38:00	NCC Business Service, 9428 Baymeadows Rd, Suite 200, Jacksonville, FL 32256-7912
517599169	EDI: PRA.COM		
		Dec 28 2023 01:33:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
517590736	EDI: PRA.COM		
		Dec 28 2023 01:33:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
517465516	+ EDI: PRA.COM		
		Dec 28 2023 01:33:00	Portfolio Recovery Services, 120 Corporate Blvd, Ste 100, Norfolk, VA 23502-4952
517609173	+ EDI: JEFFERSONCAP.COM		
		Dec 28 2023 01:33:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517465521	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov		
		Dec 27 2023 20:37:00	State of NJ Div of Taxation, Box 245, Trenton, NJ 08695
517617884	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov		
		Dec 27 2023 20:37:00	State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
517465519	+ EDI: CITICORP		
		Dec 28 2023 01:33:00	Sears/CBNA, Box 6282, Sioux Falls, SD 57117-6282
517465520	Email/Text: BCCCSUBANKRUPTCYEMAIL@sentara.com		
		Dec 27 2023 20:38:00	Sentara, Box 791168, Baltimore, MD 21279-1168
518563896	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Dec 27 2023 20:37:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
519056711	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Dec 27 2023 20:37:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
518563897	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Dec 27 2023 20:37:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
519056712	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Dec 27 2023 20:37:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
517465522	EDI: SYNC		
		Dec 28 2023 01:33:00	Synchrony Bank, Box 965004, Orlando, FL 32896-5004
517466515	+ EDI: SYNC		
		Dec 28 2023 01:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517614337	+ EDI: AIS.COM		
		Dec 28 2023 01:33:00	Synchrony Bank by InfoSource, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517544238	Email/Text: electronicbkydocs@nelnet.net		
		Dec 27 2023 20:38:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
519107172	^ MEBN		
		Dec 27 2023 20:35:35	US Bank Trust National Association, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609
519107173	^ MEBN		
		Dec 27 2023 20:35:35	US Bank Trust National Association, Fay Servicing, LLC, Bankruptcy Department, PO Box 814609, Dallas, TX 75381-4609, US Bank Trust National Association 75381-4609
517465526	+ EDI: VERIZONCOMB.COM		
		Dec 28 2023 01:33:00	Verizon Wireless, Box 26055, Minneapolis, MN 55426-0055
517465527	Email/Text: g2sogasbnkr@southernco.com		
		Dec 27 2023 20:37:00	Virginia Natural Gas, Box 5409, Carol Stream, IL 60197-5409

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517465528 ^ MEBN

Dec 27 2023 20:35:37

Whipple Tree Emergency Phys., Box 37992,
Philadelphia, PA 19101-0592

TOTAL: 49

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520109253	*+	Eric L. Pierce, 29 Bellevue Terrace, Unit A, Morristown, NJ 07960-3805
517465512	*+	Nationwide Credit, Box 14581, Des Moines, IA 50306-3581

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 27, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Kimberly A. Wilson	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust kimwilson@raslg.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Nicholas V. Rogers	on behalf of Creditor BANK OF AMERICA N.A. nj.bkecf@fedphe.com
Phillip Andrew Raymond	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Ralph A Ferro, Jr	on behalf of Debtor Eric L. Pierce ralphferrojr@msn.com
Robert P. Saltzman	on behalf of Creditor Specialized Loan Servicing LLC dnj@pbslaw.org
Sindi Mncina	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10